



13th November, 2025

AIB Reaffirms Commitment to Supporting Housing Delivery as Government Publishes New Housing Plan

AIB welcomes today's publication by the Government of its new housing plan, *Delivering Homes, Building Communities*. The strategy provides an important pathway for all stakeholders involved in housing delivery to follow, as we work together to further enhance levels of supply.

AIB is strongly committed to continuing to play its role in helping to create the optimum conditions for new homes to be built in Ireland for all those who need them. As part of *Delivering Homes, Building Communities*, we will continue to support homebuilders with debt and equity finance, as well as explore new commercial opportunities alongside the Ireland Strategic Investment Fund (ISIF) and other potential partners. We will also work with the relevant Government agencies and representative bodies to help to create a mentoring programme for smaller developers.

Housing continues to be a key priority for AIB and our lending spans the full cycle of the housing journey, from land purchase to housing developments, to those looking to buy their own home. We are a leading provider of residential development and investment finance in the Irish market, with over €3bn provided at the end of the third quarter of this year. As demand grows, we have the ability and the appetite to increase our lending further to help ensure there is more than sufficient funding for residential development in the market.

In addition:

- We support the full range of residential developers, from SMEs to the largest housebuilders operating in Ireland. Our funding is currently being used to help deliver thousands of new homes under construction across the country.
- AIB is actively involved in residential investment funding, including apartment developments for the private rented sector and student and social housing.
- AIB and Activate Capital have set up a €500 million strategic lending fund to support apartment development in Dublin, Cork, Galway and Limerick.
- Together with other Irish banks and ISIF, AIB played a role in the formation and equity raise of the successful First Home Scheme (FHS), which to-date has approved equity for over 8,000 prospective new home owners to buy or build their new homes.

AIB's Managing Director of Capital Markets, Cathy Bryce, said: "AIB is already playing a very significant role in the provision of new housing in Ireland and stands ready to do more as demand requires. We look forward to working closely with the Government, our customers and other stakeholders towards the collective goal set out in *Delivering Homes, Building Communities* of providing sufficient housing supply to meet the needs of Irish society."

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